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REFERENCE GUIDE

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PERSONNEL PROCESSING GUIDE FOR DEATH IN SERVICE

A Guide for Human Resources Specialists

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PERSONNEL PROCESSING GUIDE FOR DEATH IN SERVICE

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INTRODUCTION

This guide was developed to assist operating personnel offices in processing personnel actions, providing counseling and developing a case file as a result of a death in service. If you need further assistance when processing death claims, or counseling surviving family members, please feel free to contact a member of the Benefits & Entitlements Branch at (703) 696-6301 or DSN 426-6301.

Sections 1 – 3 of this Guide provide important overall information so that you can counsel the survivors. The Department of Defense (DoD) has made a concerted effort to improve the timeliness in receipt of benefits. You may use an **expedited** process, which is outlined, in Section 4. This method applies when there is a surviving spouse and the death occurs under normal circumstances (that is, not a homicide or of a suspicious nature). Please use this “expedited” method to facilitate the notice to Office of Personnel Management (OPM). However, the entire package provides an overall review of the provisions of benefits.

Educating the civilian work force on survivor benefits can alleviate problems for both the survivor and the personnel office in the event of an employee’s death. Employees should be periodically reminded to update beneficiary forms. Countless survivors have experienced hardships due to beneficiary forms that were not changed upon marriage, divorce, birth of a child, or other events. It is recommended that existing OPM pamphlets, brochures, and locally developed educational information pertaining to survivor benefits be distributed to the work force. Benefits seminars, newsletters and bulletins are also excellent means of disseminating important information to employees and family members.

SECTION 1

PLANNING FOR COUNSELING AND CONSTRUCTION OF THE CASE FILE

References: The CSRS and FERS Handbook for Personnel and Payroll Offices (formerly FPM Supplement 830-1) hereafter referred to as the Retirement Handbook; The Guide to Processing Personnel Actions (formerly FPM Supplement 296-33).

Forms: SF 52, Request for Personnel Action (should not hold up processing the SF 50)

SF 50, Notification of Personnel Action

OPM Form RI 20-97, Estimated Earnings for Military Service

OPM Form 1519, Survivor Military Election (CSRS)

SF 3104B, Survivor Military Election (FERS)

SF 2803, Application to Make Deposit or Redeposit (CSRS)

SF 3108, Application to Make Service Credit Payment (FERS)

General Information

- Obtain the deceased employee's Official Personnel Folder (OPF) and provide the payroll office with the employee's name, Social Security number, and date/time of death.
- Request a SF 52 from the deceased employee's office and ensure the date of death is correct. Process the SF 50 for Death in Service. Do not delay the processing of the SF 50 pending receipt of the SF 52. A death certificate is not required at this time.
- Prepare for a personal counseling session with the survivor(s). Prior to the meeting review the OPF, construct the death case file, and consider the implications of deposit and redeposit for civilian and/or military service, if applicable.

Review the OPF

Review the OPF to determine benefit coverage. Obtain specific information required to process the claim, which may include:

- Names of surviving family members
- Verification of current retirement coverage
- FEHB & FEGLI coverage
- TSP participation
- Verification of Service Computation Date (SCD)
- Military records (DD 214, report of separations, etc.)
- Designation of Beneficiary for:
 - FERS (SF 3102)
 - FEGLI (SF 2823 or SF 54)
 - Unpaid Compensation (SF 1152)

TSP (TSP 3, effective September 25, 1995 maintained at the National Finance Center)

Constructing the Case File

When establishing a case file for the deceased, complete and include only the forms that apply to the individual case. Generally, the survivor will be required to complete:

SF 1153, Claim for Unpaid Compensation of Deceased Civilian Employee
SF 2800, Application for Death Benefits (CSRS) or
SF 3104, Application for Death Benefits (FERS) and
SF 3104B, Documentation and Elections in Support of Application for Death Benefits FERS)

Prior to meeting with the survivor, the personnel representative may choose to complete as much information as possible on the SF 2800 or SF 3104/3104B. This preparation will reduce the amount of time the survivor must spend filling out forms. Detailed applicant and agency instructions can be found on the forms.

Military Deposit

When reviewing the OPF, look for evidence of active military service. If a DD 214 is found and an Estimated Earnings for Military Service was not previously processed, complete RI 20-97. At the top of the form annotate, "SURVIVOR BENEFIT ESTIMATE -- PLEASE EXPEDITE. Annotate the *Relationship to Employee* block, "other -- personnel office for survivor." FAX the form to the appropriate branch of service and request the estimate to be returned by FAX.

- Based on the estimate, compute the amount of military deposit the survivor owes.
- Compute the estimated survivor annuity with and without post-1956 military service.
- When applicable, assist the survivor in completing the Survivor Military Election form (OPM Form 1519 or SF-2800A for CSRS survivors; SF 3104B for FERS survivors). Refer to the appropriate forms for specific instructions.
- Retain one copy of the election form and provide three copies to the survivor. The survivor should complete Part B (and Part C if appropriate) sign, date, and return two copies to the personnel office.
- Attach one copy of the election form to the application for death benefits.
- If the survivor elects to make a deposit, prepare OPM Form 1514 or SF-2800A, Military Deposit Worksheet and submit along with RI 20-97, DD 214, and the application to make deposit to the payroll office. When forwarding the application for death benefits to OPM, include a copy of these forms. **The deposit must be paid to the agency in one lump sum.**
- If a partial deposit was paid prior to the death of the employee and the survivor does not elect to complete the deposit, OPM will refund the balance upon written request.
- If the deceased completed a military deposit prior to his/her death, include copies of the following documents from the OPF with the application for survivor annuity:

SF 2803, Application to Make Deposit or Redeposit (CSRS) or

SF 3108, Application to Make Service Credit Payment (FERS)
OPM RI 20-97, Estimated Earnings for Military Service
DD 214

Contact the Survivor(s) and/or Beneficiary(ies)

Notify the survivor(s) and/or beneficiary (ies) about entitlement to benefits and provide:

- A condolence letter (sample provided in Job Aids)
- Appropriate application forms for death benefits
- Assistance in completing forms
- Information on Social Security, Veterans Affairs (VA), and Office of Workers' Compensation Programs (OWCP) benefits for which survivors may qualify
- A request for death certificate(s). A certified copy must accompany each claim for retirement benefits, TSP, FEGLI, and unpaid compensation. A certified death certificate must accompany survivor claim forms.
- Request for the following documents, as applicable:
 - Marriage Certificate(s)
 - Divorce Decree
 - Children's Birth Certificate(s)
 - Medical Documentation (Disabled Children)
 - Adoption Papers
 - Guardianship Papers
 - Court Appointment Documents for Executors/Administrators
 - SF 1199A, Direct Deposit Form

The Counseling Session

Schedule a counseling session at the survivor's convenience. The counseling session should be a time to:

- Describe types of benefits payable
- Review claim forms for accuracy
- Provide an estimate of annuity and FEGLI benefits, if applicable
- Answer questions regarding entitlement to benefits
- Discuss local activity, OPM, and other applicable agency estimated claim processing time
- Advise the survivor to contact the Social Security Administration to determine present or future entitlement to Social Security benefits
- Explain the effects of military deposits

Information About Payment

The OPM Retirement Operations Center (ROC) will assign a claim number, review the case file, and determine entitlement to benefits. Agency personnel may contact the ROC

at (724) 794-5216, FAX (724) 794-1263. The address is: OPM ROC, P.O. Box 45, Boyers, PA 16017.

OPM will authorize recurring interim checks within 6 to 8 weeks. Interim payments are usually 85 percent of the regular monthly payment. Processing time for each case varies. OPM will send an annuity statement and other information to the survivor(s) after the final claim has been processed.

A child's annuity will be included in the surviving spouse's monthly payment if he/she has care and custody of the child. Payment will be made to a parent or court appointed guardian on behalf of the child, if applicable. Children over age 18 may request separate payment.

SECTION 2

CIVIL SERVICE RETIREMENT SYSTEM (CSRS) and CSRS OFFSET

References: The CSRS and FERS Handbook for Personnel and Payroll Offices (formerly FPM Supplement 830-1) hereafter referred to as the Retirement Handbook; 5 USC Chapter 83; 5 CFR Part 831.

Forms: SF 2800, Application for Death Benefits
SF 2800A, Agency Certification for Death in Service
SF 2801-1, Certified Summary of Federal Service Agency Checklist

General Information

The type of death benefit payable depends on the amount of creditable Federal service (both civilian and military) the deceased performed and the relationship of the applicant to the deceased. This section pertains to employees who die while serving in a position subject to CSRS. There are two different types of retirement benefits, which may be, payable upon the death of a CSRS employee: the Survivor (Spouse) Annuity and/or children's annuity. If no survivor annuity is payable, a Lump-Sum Benefit equal to the employee's contributions to the Civil Service Retirement and Disability fund is paid.

SURVIVOR BENEFITS

Survivor Annuity

A monthly survivor annuity is a benefit payable to an eligible spouse if an employee met certain requirements as of the date of death.

Eligibility

For survivor benefits to be payable in a death in service case, the employee must have completed at least 18 months of creditable civilian service and died while subject to CSRS deductions. The surviving spouse must have been married to the employee for at least 9 months at time of death, or have a child born of the marriage. If the death was accidental, the length of marriage requirement is deemed satisfied.

Amount of Benefit

The annuity is computed as if the employee had retired on a disability retirement as of the date of death.

- If the employee had at least 21 years, 11 months of service at date of death, the survivor receives **55 percent** of the deceased employee's earned annuity.
- If the employee has less than 21 years, 11 months of service at date of death, the survivor receives **55 percent of the lesser of:** 40 percent of the employee's high-3 average salary at date of death; or

The regular annuity obtained after increasing the deceased employee's service by the period of time between the date of death and the date he/she would have been age 60.

Duration of Benefit

A survivor annuity begins the day after the death of the employee unless the entitlement is based on the birth of a child. In this case, benefits begin the day after the child is born. The annuity ends on the last day of the month preceding the month in which the survivor dies or remarries prior to age 55.

CSRS Offset Employee

Survivor benefits payable upon the death of a CSRS offset employee are the same as the benefits payable upon the death of an employee with full CSRS coverage until the spouse becomes eligible for Social Security survivor benefits. A surviving spouse who is not entitled to Social Security survivor benefits will continue to receive a full CSRS survivor annuity. If the surviving spouse becomes entitled to Social Security survivor benefits, the survivor's annuity attributable to the period of time the deceased was covered by CSRS Offset retirement contributions will be reduced (offset) by the Social Security benefit.

For information on annuities payable to the spouses of deceased law enforcement officers, firefighters, or air traffic controllers, refer to Chapter 70 of the Retirement Handbook.

Military Deposits

Creditable military service may impact the amount of survivor annuity. In some instances, it may be advantageous to make a deposit, and in other instances, it may have little or no impact.

Pre-1957 Service

Generally, creditable military service performed before 1957 is used in the computation of a CSRS survivor annuity. However, a survivor annuitant may also elect to have pre-1957 service used in computing Social Security benefits if all rights to CSRS survivor benefits are waived. The annuitant should contact the Social Security Administration at 1-800-772-1213 for information on how benefits will be affected.

Post-1956 Service

Post-1956 military service can be credited for both Social Security and CSRS survivor annuity if a deposit is made. The amount of deposit is 7 percent of the deceased employee's military basic pay earned during the post-1956 military service plus interest, if applicable. If the deceased employee was **first employed under CSRS before October 1, 1982**, the decision to make a deposit for post-1956 military service depends on the survivor's eligibility for Social Security survivor benefits. A survivor may receive credit for the post-1956 service in the CSRS survivor benefit without making a military

deposit, but when he/she becomes entitled to Social Security benefits based on the deceased employee's military service, the post-1956 military service will be eliminated from the computation and the spousal survivor annuity will be reduced. Survivors who will not be eligible for Social Security survivor benefits need not make a military deposit. If the deceased employee was **first employed under CSRS after October 1, 1982**, the surviving spouse must make a deposit for the post-1956 military service to have it credited in the computation of CSRS survivor benefits regardless of eligibility for Social Security benefits.

For further information on creditable military service and service credit payments, refer to the Retirement Handbook, Chapters 22, 23, and 70. Refer to Section 1 of this guide for military deposit procedures.

Refunded and Nondeduction Service

All prior creditable civilian service counts toward eligibility for survivor benefits, whether or not a deposit or redeposit is paid. Generally, if the survivor benefit is based on 40 percent of the high-3 average salary, paying the deposit or redeposit **does not** increase the survivor annuity.

- If the deceased employee received a refund for service, no credit is given in the computation of the survivor benefit unless the survivor redeposits the refund plus any interest due. This includes **refunded service performed before October 1, 1990**.
- **Nondeduction service performed prior to October 1, 1982** is fully creditable for computation purposes, however if no deposit is made, the survivor's annuity will be reduced.
- **Nondeduction service performed on or after October 1, 1982** is not creditable for computation purposes unless the survivor makes the deposit. The nondeduction service can, however, be used for high-3 salary purposes.

For further information on deposits and redeposits, refer to the Retirement Handbook, Chapter 21.

CHILDREN'S BENEFITS

Survivor Annuity

A monthly survivor annuity may be payable to dependent children upon the death of an employee. Law provides this annuity.

Eligibility

For an annuity to be payable, the employee must have completed at least 18 months of creditable civilian service and died while subject to CSRS. To qualify for a survivor annuity, the child of a deceased employee:

- Must have been dependent on the employee at the time of death;

- Must be unmarried; and
- Must be under age 18
 - Age 18 to 22 and a full-time student; or
 - Over age 18 and incapable of self-support due to a disability incurred before age 18.

Amount of Benefit

The children's survivor benefit is a specific dollar amount that is established by the formula found in 5 U.S.C. 8341 and is increased by Cost of Living Allowances (COLAs). The amount the child (ren) will receive is based on single or double orphan rate. A single orphan has a living parent who was married to the employee either at death or at any time prior to date of death. A double orphan has no living parent who was married to the employee. This benefit is payable in addition to any survivor annuity payable to a spouse.

Duration of Benefit

A child's survivor annuity begins on the day following the employee's death or, in the case of a child born after the death of the employee, on the day following the child's birth. The annuity ends on the last day of the month preceding the month in which he/she marries, dies, or becomes 18. The survivor annuity of a child who was previously found to be incapable of self-support ends when he/she is found to be recovered and capable of self-support. Events that affect the duration of benefits can be found in Chapter 73 of the Retirement Handbook.

Lump-Sum Benefit

The lump-sum credit consists of the unrefunded retirement deductions, redeposits, deposits for military and civilian service, and in certain situations, interest earned. If the employee had less than 18 months of creditable civilian service or leaves no survivors eligible for an annuity, a lump-sum credit will be paid to the designated beneficiary. If there is no designated beneficiary, the payment will be made according to the order of precedence. Refer to the Job Aids of this guide for more information on the order of precedence.

Benefits Payable to Former Spouses

A former spouse may be entitled to survivor benefits if provided in a qualified court order. The former spouse must have been married for at least 9 months to the employee **and** the employee must have performed at least 18 months of creditable service covered by CSRS **and** the marriage must have ended prior to the employee's death. Entitlement terminates upon the death of the former spouse, remarriage of the former spouse before age 55, or as established by the court order.

Application Procedures

Survivors of deceased CSRS employees must complete SF 2800, Application for Death Benefits. The personnel office must complete the SF 2801-1, Certified Summary of Federal Service **and** the 2800A, Agency Certification for Death in Service. The SF 2800 must include a certified copy of the death certificate and all supporting documents. Refer to the "Agency Checklist for Necessary Forms for a CSRS Deceased Employee Case" and the applicable chapters of this guide for information on additional forms and documents. Forward the complete package to the payroll office. The payroll office will close out the deceased employee's payroll records and forward the SF 2806, Individual Retirement Record, and all other forms included in the death case to the OPM. The case file should arrive at OPM within 30 days of the death.

FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)

References: The CSRS and FERS Handbook for Personnel and Payroll Offices (formerly FPM 830-1) hereafter referred to as the Retirement Handbook; 5 U.S.C. Chapter 84; 5 CFR Part 843; SF-3114, Applying for Death Benefits Under the Federal Employees Retirement System.

Forms: SF 3104, Application for Death Benefits
SF 3104B, Documentation and Elections in Support of Application for Death Benefits

General Information

The type of death benefit payable depends on the amount of creditable Federal service (both civilian and military) the deceased performed and the relationship of the applicant to the deceased. This chapter pertains to employees who die while serving in a position subject to FERS. There are three different types of retirement benefits that may be payable upon the death of a FERS employee: the Basic Employee Death Benefit, the Survivor (Spouse) and or child (ren) Annuity, if none, the Lump Sum Benefit.

SURVIVOR BENEFITS

Basic Employee Death Benefit

The Basic Employee Death Benefit is a benefit payable to the spouse of a deceased employee who met certain eligibility requirements at the date of death.

Eligibility

For the Basic Employee Death Benefit to be payable in a death-in-service case, the employee must have completed at least 18 months of creditable civilian service and died while subject to FERS. The surviving spouse must have been married to the employee for at least nine months at the time of death **or** be the natural parent of the deceased's child. If the death of the employee was accidental, the length of marriage requirement is deemed satisfied.

Amount of Benefit

The Basic Employee Death Benefit is \$15,000 (increased by all COLA's beginning December 1, 1987), plus 50 percent of the employee's final salary (or high 3 average salary, if higher).

Payment Options

The Basic Employee Death Benefit may be paid in one lump sum or on a monthly basis over a 36-month period. To determine the monthly payment, multiply the lump-sum amount by 3.06921 percent. If the Basic Employee Death Benefit is paid over a 36-

month period, the survivor will receive a slightly higher total benefit due to the payment of interest. This benefit is taxable income.

Survivor Annuity

A monthly survivor annuity is a benefit payable to an eligible spouse if an employee met certain requirements as of the date of death. The survivor annuity is payable in addition to the Basic Employee Death Benefit.

Eligibility

The surviving spouse must have been married to the employee for at least nine months at the time of death **or** be the natural parent of the deceased's child. If the death of the employee was accidental, the length of marriage requirement is deemed satisfied. The employee must have completed at least 18 months of creditable civilian service; completed at least 10 years of total creditable service (this includes creditable civilian and military service); and died while subject to FERS deductions.

Creditable Civilian Service Includes All Prior

- Service included in a CSRS component, including refunded CSRS service;
- CSRS Offset service for which the employee received a refund before becoming covered by FERS;
- FERS service for which FERS retirement contributions remain to the employee's credit; and
- Nondeduction service performed prior to January 1, 1989, regardless of whether a deposit for such service has been made.

Amount of Benefit

A spousal survivor annuity is computed as if the employee retired optionally (with no age reduction) on the date of death.

- Computation - Regular Formula. The survivor receives 50 percent of the employee's basic annuity, based on the deceased employee's type of service, age, length of service, and high-3 average salary at date of death.
- Law Enforcement Officers, Firefighters and Air Traffic Controllers. The spousal survivor annuity is 50 percent of the annuity computed under the special formula for law enforcement officers, firefighters and air traffic controllers.

Military Deposits

The military deposit is 3 percent of the deceased employee's military basic pay plus interest, if the military service is credited under FERS rules. It is 7 percent of military basic pay if the deceased employee transferred to FERS and the military service is part of the CSRS component of the survivor annuity. Unless the deposit is made, the survivor **will not** receive credit for the post-1956 military service for **any purpose** if:

- The military service was performed after the deceased employee became covered by FERS; or
- The deceased employee had less than 5 years of civilian service potentially creditable under CSRS (other than CSRS Interim or Offset service) upon becoming covered by FERS.

For further information on creditable military service and service credit payments, refer to the Retirement Handbook, Chapters 22, 23, and 70.

CHILDREN'S BENEFITS

Survivor Annuity

A monthly survivor annuity may be payable to dependent children upon the death of an employee. The law provides this annuity to eligible children.

Eligibility

A survivor annuity is payable if the employee completed at least 18 months of creditable civilian service and died while subject to FERS. To qualify for a survivor annuity, the child of a deceased employee:

- Must have been dependent on the employee at the time of death;
- Must be unmarried; and
- Must be under age 18
Age 18 to 22 and a full-time student; or
Over age 18 and incapable of self-support due to a disability incurred before age 18.

Amount of Benefit

The children's survivor benefit is a specific dollar amount that is established by the formula in 5 U.S.C. 8441 and increased by COLAs. The amount the child (ren) will receive is based on single or double orphan rate. A single orphan has a living parent who was married to the employee either at death or at any time prior to date of death. A double orphan has no living parent who was married to the employee. The benefit is payable in addition to any survivor annuity payable to a spouse.

Social Security

Any monthly FERS survivor benefit payable to any child of the deceased employee is reduced (offset) by the total amount of any Social Security survivor benefit payable to all children based on the Social Security earnings of the deceased employee. In many cases, the FERS benefit is reduced to \$0. OPM requires evidence of Social Security entitlement or nonentitlement before making any payments. Survivors should be encouraged to

apply for Social Security benefits for children as soon as possible by contacting the local Social Security office or by calling 1-800-772-1213.

Duration of Benefit

A child's survivor annuity benefit begins on the day following the employee's death. The annuity ends on the last day of the month preceding the month in which he/she marries, dies, or becomes 18. The survivor annuity of a child who was previously found to be incapable of self-support ends when he/she is found to be recovered and capable of self-support. Unlike the CSRS law, the FERS law allows reinstatement of benefits to a disabled child over 18 if OPM finds that the child again has become incapable of self-support. Events that affect the duration of benefits can be found in Chapter 73 of the Retirement Handbook.

Lump Sum Benefit

The lump-sum credit consists of the unrefunded retirement deductions, deposits for military and civilian service, and in certain situations, interest earned. If the employee had less than 18 months of creditable civilian service **or** leaves no survivors eligible for an annuity, a lump-sum credit will be paid to the designated beneficiary. If there is no designated beneficiary, the payment will be made according to the order of precedence. Refer to the Job Aids of this guide for more information on the order of precedence.

Benefits Payable to Former Spouses

A former spouse may be entitled to survivor benefits if provided in a qualified court order. The former spouse must have been married for at least 9 months to the employee **and** the employee must have performed at least 18 months of creditable service under FERS **and** the marriage must have ended prior to the employee's death. Entitlement terminates upon the death of the former spouse, remarriage of the former spouse before age 55, or as established by the court order.

Application Procedures

Survivors of deceased FERS employees must complete SF 3104, Application for Death Benefits and SF 3104B, Documentation and Elections in Support of Application for Death Benefits. SF 3104B includes a Certified Summary of Federal Service, Basic Employee Death Benefit Election Form, Health Benefits Election Form, Post 1956-Military Service Election Form, and an Agency Checklist. A copy of the Social Security Administration letter verifying entitlement or nonentitlement to benefits must accompany the application when requesting children's benefits. These forms, as well as a certified copy of the death certificate and all supporting documents, must be included in the survivor's application for death benefits. Forward the complete package to the payroll office. The payroll office will close out the deceased employee's payroll records and forward the SF 3100, Individual Retirement Record along with the death case to the OPM. The case file should arrive at OPM within 30 days of the death.

FEDERAL EMPLOYEES GROUP LIFE INSURANCE

References: The Federal Employees Group Life Insurance (FEGLI) Handbook for Personnel and Payroll Offices (formerly FPM Supplement 870-1) hereafter referred to as the FEGLI Handbook; DFAS Memo dated Oct. 22, 1993, Subject: Processing of SF 2821; DFAS Memo dated Apr. 20, 1994, Subject: Revised Procedures for Processing of SF 2821.

Forms: FE 6, Claim for Death Benefits
FE 6 Dep, Statement of Claim
SF 2819, Notice of Conversion Privilege
SF 2821, Agency Certification of Insurance Status
SF 2823 (formerly SF 54), Designation of Beneficiary

General Information

The FEGLI death benefit is payable regardless of the cause of death and is always the amount for which the employee (or family member) is insured on the date that death occurs.

Death of an Employee

Within 24 hours of notification of death of an insured employee, an SF 2821 must be completed. Two different persons in the personnel office must sign for the certification signatures with the second signature reviewing the pay information. Maintain a copy of SF 2821 in the case file. It is not necessary to obtain a death certificate prior to processing the SF 2821.

- Send Part 2 of the certified SF 2821 to the Office of Federal Employees' Group Life Insurance (OFEGLI), 200 Park Avenue, New York, NY 10166-0188. Retain the original SF 2821 in the Case File for attachment to the FE 6.
- Review the OPF and remove all copies of FEGLI forms, including SF 2823 or SF 54, Designation of Beneficiary. If the employee filed more than one designation, use the most recently filed to contact the beneficiary (ies) designated, or if no SF 2823 exists, use the order of precedence. Refer to the Job Aids of this guide for the order of precedence.
- Each claimant must complete a separate FE-6. Refer to the instructions on the form for additional guidance. The appropriate personnel representative must complete Part D, Certification of Insurance Status.
- If the employee had optional family coverage, complete SF 2819 and provide to surviving family member(s).
- A certified copy of the death certificate must accompany the FE 6.
- Forward FE 6, SF 2821, all copies of SF 2823 or SF 54, all FEGLI forms from the OPF, and the death certificate to the OFEGLI, 200 Park Ave, New York, NY 10166-0188. Retain copies in the case file.

Death of a Family Member

- Upon the death of an insured family member, the personnel office must assist the employee in completing Parts A through C of the FE 6 Dep. Obtain a certified copy of the death certificate.
- Complete FE 6 Dep, Part D, Certification of Insurance Status, and forward it together with the certified death certificate to OFEGLI.

Method of Settlement

OFEGLI will pay benefits under \$7,500 in a single check mailed directly to each beneficiary. Beneficiaries entitled to proceeds of \$7,500 or more will automatically receive a checkbook for a Money Market Option Account. They may immediately write a check for the entire amount of the proceeds and close the account or they may write checks from \$250 to the full amount of the proceeds at any time. Payment is made approximately 4-6 weeks after receipt of required forms and documentation. FEGLI death benefits are not taxable, however interest earned is taxable.

Toll-Free OFEGLI Beneficiary Assistance: 1-800-OFE-GLIA (1-800-633-4542)

FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM

References: The Federal Employees Health Benefits (FEHB) Handbook for Personnel and Payroll Offices (formerly FPM Supplement 890-1) hereafter referred to as the FEHB Handbook; 5 U.S.C. Chapter 89; 5 CFR Part 890; OPM Insurance Officers Bulletin No. 261; OPM Benefits Administration Letter No. 94-409.

Forms: SF 2809, Health Benefits Registration Form
SF 2810, Notice of Change in Health Benefits Enrollment

General Information

Upon the death of an employee covered under FEHB, the personnel office must review the OPF and determine if the deceased employee was enrolled for self and family coverage at the time of death.

If The Deceased Employee Was Enrolled For Self And Family Coverage At The Time Of Death:

- Determine if at least one family member is entitled to an annuity as a survivor. If a FERS employee dies with 18 months of service, but less than 10 years, the survivor may be entitled to the Basic Employee Death Benefit, but no survivor annuity. In either situation, the survivor may be entitled to continue FEHB coverage.
- Determine if the annuity is sufficient to cover the cost of FEHB coverage. The employee (survivor) portion of the premiums will be paid by deduction from the annuity, with the government contribution continuing. If the annuity is not sufficient to cover the premium, or the survivor is entitled only to the FERS basic death benefit, payment may be made directly to OPM by the survivor.
- Remove **all** copies of SF 2809 and SF 2810 filed in the OPF and places them in the case file.
- Do **not** transfer the enrollment to OPM on SF 2810 if the survivor is eligible to continue enrollment.
- When the complete death claim is sent to OPM, include the following FEHB documentation:

A memorandum providing the date the enrollee died and enrollment information.

All SF 2809's and SF 2810's, including attached medical certificates filed in the OPF.

If The Deceased Employee Was Enrolled in Self Only Coverage At The Time of Death or Leaves No Survivors Eligible To Continue Enrollment:

- Terminate the enrollment on SF 2810 effective at the end of the pay period in which the enrollee died. Note in the Remarks section: "Enrollee died (date)." Leave all FEHB documents in the OPF.
- Provide the enrollee copy of the SF 2810 to the nearest living relative, or to the representative of the estate. If there is a survivor who has been covered as a family member and it appears that person may be eligible for conversion, send the SF 2810 to him or her.

If The Deceased Employee Was Not Enrolled At The Time Of Death:

Leave **all** FEHB forms in the OPF. No further action is necessary.

If The Survivor Is Also An Employee Eligible For FEHB Coverage:

- An eligible employee who has been covered under the family enrollment of a spouse may continue that coverage as a survivor annuitant.
- The employee may cancel the enrollment as a survivor annuitant and enroll as an employee on the basis of a change in marital status. If the employee chooses this option, inform him or her of the following:
 - If the employee is later separated under conditions not conferring entitlement to continued FEHB coverage, the personnel office must terminate the coverage.
 - If the employee is still a survivor annuitant, he or she may apply to OPM for the annuity. Applications received within 60 days after separation from employment will be processed effective the day after employee coverage was terminated. Applications received by OPM more than 60 days after the separation date will be effective on the first day of the month following the month in which the application is received.

If The Survivor Is A Dependent Child Who Will Be Cared For By A Grandparent Who Has FEHB Coverage As An Annuitant or Employee:

- The child may be eligible for coverage under laws authorizing coverage for foster children.
- Refer to OPM Insurance Officers Information Bulletin No. 261 for further details.

If The Survivor Is A Dependent Child From A Prior Marriage And There Is Also A Current Spouse:

The child (ren) and current spouse will be covered by separate FEHB enrollment.

If The Employee Dies After An Open Season Change Has Been Processed, But Before The Change Takes Effect:

- Void the open season SF 2809 and send copies of the voided SF 2809 to the new carrier.
- If there are no survivors eligible for an annuity, complete an SF 2810 terminating the enrollment in effect at the time of death. In the remarks section write, "Employee died (date), Open season SF 2809 dated (date) void." Attach the carrier's copy of SF 2810 to the old carrier's copy of the voided SF 2809 and forward both to the carrier.
- If the employee was covered under self and family enrollment and at least one survivor is eligible for an annuity, prepare a memorandum to the retirement system stating, "Employee died (date). Open season SF 2809 change dated (date) is void. Accept a new open season SF 2809 from the survivor if he/she wishes to make a change." Submit a copy of the voided SF 2809 with the application for survivor benefits to OPM.
- Notify the survivor of the voided open season change request and provide an opportunity for the survivor to make an open season change. If the survivor elects to make a change, he/she should complete an SF 2809. The authorized official must initial and date item 2 in part G. Do not sign the form or fill in the office name. Keep a copy of the initialed form in the OPF and provide a copy to the survivor. Submit the original form with the application for survivor benefits to OPM. If you are unable to contact the survivor, attach a note to the application for survivor benefits stating that the survivor should be informed of the open season opportunity by OPM.

THRIFT SAVINGS PLAN

References: Thrift Savings Plan (TSP) Bulletin 98-14
TSP Death Benefits, dated April 15, 1998
5 CFR 1651 - Death Benefits

General Information

If a participant dies before completing a TSP withdrawal election, the TSP account will be paid according to the order of precedence set forth in 5 U.S.C. 8424(d). A will may not be used to designate a beneficiary of a TSP account. Additionally, the TSP will not honor a designation of beneficiary that is set forth in a court decree of divorce, annulment, or legal separation, or in any court order or court-approved property settlement agreement incident to such a decree.

Claim Procedures

If a participant dies while still employed in Federal service, the personnel office should provide Form TSP 17 to a family member, executor, or potential beneficiary and assist with its completion. Also provide the death benefits tax notice (reproduced locally or downloaded from the TSP Web site). Only one TSP 17 needs to be submitted for an account, even if multiple beneficiaries are involved. Accurate and complete information must be provided, including full names, addresses, and Social Security numbers. If an estate or trust is the beneficiary, the Taxpayer Identification Number (TIN) must be provided instead of a Social Security number. A copy of the certified death certificate must be attached to Form TSP 17. After making a copy, forward the TSP 17 and death certificate to TSP Service Office; National Finance Center, P.O. Box 61500; New Orleans, LA. 70161-1500.

Information About Payment

If a FERS employee dies while employed in Federal service, he/she is deemed to be vested in the TSP, no matter how few years of service he/she had completed. Consequently, an employee's beneficiary (or beneficiaries) will be entitled to all the funds in the employee's account.

If The Beneficiary Is A Surviving Spouse

- The TSP death benefit may be paid in a single payment.
- The entire TSP benefit may be transferred or rolled over to an Individual Retirement Account (IRA). The payment may be transferred or rolled over to another eligible retirement plan, including the surviving spouse's TSP account, if applicable.
- A portion of the benefit may be transferred to an IRA and the surviving spouse will receive the remainder as a single payment.
- A total payment of over \$200 to the surviving spouse will result in mandatory withholding by TSP of 20 percent for Federal income tax.

If The Beneficiary Is Not The Surviving Spouse

- The entire TSP death benefit will be paid in a single payment.
- Payment is subject to 10 percent Federal income tax withholding, but the withholding may be waived (or increased) by the beneficiary.
- Payment may not be transferred or rolled over into an IRA.

Payment To Multiple Beneficiaries

- Payment will generally be made to all beneficiaries at the same time, (i.e., during the same month processing cycle).
- The amount due each beneficiary will be determined by the TSP 3 or the statutory order of precedence. Refer to the Job Aids of this guide for information on the order of precedence.

TSP Service Office: (504) 255-6000; TDD (504) 255-5113

UNPAID COMPENSATION

References: Guide to Processing Personnel Actions
Chapter 31; Payroll Office Instructions

Forms: SF 1152, Designation of Beneficiary (Unpaid Compensation of Deceased Civilian Employee)
SF 1153, Claim for Unpaid Compensation of Deceased Civilian Employee

General Information

Unpaid compensation consists of pay and allowances due the employee at the time of death and unused hours of accrued annual leave which are payable in a lump sum to the deceased employee's beneficiary (ies).

- Upon the death of an employee, review the OPF for SF 1152, Designation of Beneficiary. If there is no SF 1152, the order of precedence must be followed.
- Assist each survivor and/or beneficiary in completing a separate SF 1153. Refer to the instructions on the form for additional guidance.
- Obtain a copy of the death certificate from the claimant.
- Make a copy of the SF 1152, if available, and SF 1153 for the case file.
- Forward the SF 1152, SF 1153, and death certificate to the payroll office.

Information about Payment

Unpaid compensation is paid directly from the payroll office, usually within 4 weeks after forms are submitted. Processing time is determined by local policy and can be verified with the personnel office.

Salary earned by the employee, but paid to survivors, such as unpaid compensation, is income taxable to the survivor. This includes payment for annual leave accrual. There is a mandatory 28 percent Federal income tax withholding on unpaid compensation.

DEATH RESULTING FROM WORK INJURIES

The Injury Compensation/Unemployment Division, Civilian Personnel Management Service (CPMS/ICUC), manages the Worker's Compensation Program for the Department of Defense. Technical questions concerning the program, or the processing of forms for benefits should be referred to this division. (703) 696-1985 (DSN: 426) (<http://www.cpms.osd.mil/icuc/icuc.htm>)

References: 5 U.S.C Subpart G, Chapter 81;
20 CFR Part 10; Joint Travel Regulations (JTR), Volume 2, Chapter 6

Forms: CA 5, Claim for Compensation by Widow, Widower and/or Children
CA 5b, Claim for Compensation by Parents, Brothers, Sisters,
Grandparents or Grandchildren
CA 6, Official Superior's Report of Employee's Death

General Information

When an employee dies as a result of an injury sustained in the performance of duty, the personnel office should immediately notify the Office of Workers' Compensation Programs (OWCP). Contact the survivor(s) and assist them in preparing the appropriate forms. Upon receipt of all required forms and documentation, the personnel office will forward the package to OWCP for adjudication. The DoD Liaison should be advised of the death claim at the time the package is forwarded to OWCP. In this way, the Liaison can provide follow-up assistance to the servicing civilian personnel office where necessary.

If possible the CA 5 and CA 5b should be submitted within 30 days of the death; however, claimants have up to three years to file. It is important that all forms be submitted even if the employee previously filed for and received a disability benefit from OWCP. A determination must be made by OWCP that the death resulted from the condition for which the disability claim was accepted.

Claims Made By Widow, Widower, And/Or Children

- The claimant or person filing the claim on their behalf completes the front side of the CA 5.
- The attending physician completes the medical report on the reverse of the CA5.
- The claimant obtains a certified copy of the death certificate.
- The spouse must provide a copy of the certified marriage certificate. If the spouse or deceased employee was formerly married, the spouse must provide legal documents showing the dissolution of such prior marriage.
- Certified copies of birth certificates and/or adoption documents for each child must be provided for all children included as claimants.

- Submit all information and documentation to the deceased employee's supervisor or personnel office.

Claims Made By Parent(s), Sibling(s), Grandparent(s), or Grandchild (ren)

- The claimant or person filing the claim on their behalf completes the front side of the CA 5b.
- The attending physician completes the medical report on the reverse of the CA 5b.
- The claimant obtains a certified copy of the death certificate.
- Certified copies of birth certificates must be provided for all claimants, as well as birth certificates of the deceased employee.
- Submit all information and documentation to the deceased employee's supervisor or personnel office.

Responsibility of the supervisor of the deceased employee

- Reports the death to the OWCP by telephone or telegram as soon as possible.
- Completes the CA 6 within 10 days of receipt of notification of the employment-related death of the employee.
- Submits the CA 5 or CA 5b and CA 6, together with all appropriate documentation to the personnel office.

Death Benefits

If the employee's death results from injury or illness sustained in the performance of duty, a **monthly benefit** equal to a percentage of the monthly pay of the employee will be paid to:

- **Widow or widower, if no child**, at rate of 50 percent.
- **Widow or widower with child**, 45 percent and an additional 15 percent for each child, not to exceed a total of 75 percent paid to widow or widower and children.
- **Children, if no widow or widower**, 49 percent for one child and 15 percent for each additional child not to exceed a total of 75 percent with benefits divided equally among the children.
- **Parents, (if no widow, widower, or child)** percentage based on dependency of parent or parents on employee at time of death. Maximum total compensation for both parents who were totally dependent is 40 percent. If there is a widow, widower, or child, so much of the percentages are payable as, when added to the widow, widower, and children, will not exceed 75 percent.
- Provision for **brothers, sisters, grandparents, and grandchildren** (when there is no widow, widower, child, or dependent parent). Twenty percent if one is wholly dependent on employee at time of death. A maximum of 30 percent if more than one was wholly dependent, divided equally among the dependents. Ten percent if no one is wholly dependent but one or more are partially dependent shared equally among the dependents. If there is a widow, widower, child, or dependent parent, so much of

the percentages are payable as, when added to the total percentages payable to the widow, widower, children, and dependent parents, will not exceed 75 percent.

Benefit Payable From Date Of Death Of Employee Until

- Widow or widower dies or remarries prior to age 55 (if marriage is after 5/29/90) or prior to age 60 (if marriage is between 9/7/74 and 5/28/90). On remarriage before the age of 55 or 60, widow or widower is entitled to lump sum payment equal to 24 times the monthly compensation amount.
- Child dies, marries, or becomes 18 years of age -- benefits continue if the child over 18 is a full-time student pursuing education beyond high school **or** is incapable of self-support due to a physical or mental condition.
- Parent/grandparent dies, marries, or ceases to be dependent.

Allowable Expenses Under Federal Employees' Compensation Act (FECA)

- Reimbursement for medical services as allowed by Department of Labor
- Payment of up to \$800 for funeral and burial expenses

Allowable Expenses under Joint Travel Regulation (JTR)

- \$250 allotment for preparation of remains if death occurred in CONUS. Actual cost of preparation of remains if death occurred outside CONUS.
- Cost of transporting the deceased employee's remains to the employee's actual residence, official station, or place of interment if death occurred while the employee was performing duties away from the official duty station. Refer to the JTR for specific guidance on transportation of employee remains.
- Transportation of dependents, baggage, vehicle, and household goods of the deceased employee if death occurred while the employee was performing duties outside CONUS or while in transit. Refer to the JTR for specific guidance on transportation entitlements.

Processing Information

When OWCP receives the death claim from the personnel office, a claim number will be assigned to the case. The claimant will receive notification of the number by mail. An OWCP examiner will adjudicate the case and the claimant will be advised of the outcome.

DEATH GRATUITY PAYMENT

References: Section 651 of Public Law 104-208, the Omnibus Consolidated Appropriations Act, 1997;
OPM Benefits Administration Letter No.97-104;
OPM Benefits Administration Letter No. 96-109;
DASD/CPP Memorandum, dated November 8, 1996, Subject: Death
Gratuity Payment.

General Information

Effective September 30, 1996, a death gratuity payment is authorized when a civilian employee dies from a traumatic injury sustained in the line of duty on or after August 2, 1990. This includes a department or agency employee who dies after separation from service, if the death is the result of a traumatic injury sustained in the line of duty.

Eligibility

The personal representative of the deceased employee would generally be eligible to apply for benefits. That individual is the formally designated executor or administrator of the employee's estate under state law (the state in which the deceased had declared as his/her primary residence at the time of death). In most cases, however, this will be the primary individual to whom the Office of Worker's Compensation Programs (OWCP) pays survivor benefits. There is no provision for multiple personal representatives.

Amount of Gratuity

The gratuity is payable only when OWCP has approved the death claim. The \$10,000 death gratuity is payable minus the amount payable by OWCP under 5 U.S.C. 8133(f) and 8134(a). In most cases, OWCP will pay \$200 under 5 U.S.C. 8133(f) and \$800 under 5 U.S.C. 8134(a), with the remaining \$9,000 gratuity payment.

Processing Information

In coordination with the OWCP, Human Resource Offices (HRO) should provide payroll written notification that a death gratuity is payable. The following information must be included: deceased's name and Social Security number; amount of gratuity to be paid; name and mailing address of personal representative to receive gratuity payment; and name and telephone number of the individual who can be contacted to obtain the proper fund cite for payment. HRO should send the personal representative a letter informing him/her that a death gratuity payment is being processed.

Defense Finance and Accounting Service (DFAS) or current Defense Civilian Payroll System (DCPS) will prepare an SF 1049, Public Voucher for Refunds in the amount indicated and make payable to the personal representative as indicated on the

authorization letter received from the HRO. DFAS or current DCPS will also prepare an IRS Form 1099R and forward to the personal representative.

SOCIAL SECURITY

References: Social Security Administration (SSA) Fact Sheet No. 17,
Benefits for Survivors;
SSA Pamphlet, Survivors; SSA Publication No. 05-10007,
Government Pension Offset

General Information

Survivor benefits in the form of continuing cash income may be payable upon the death of a Federal employee. The personnel office should encourage survivors to contact the Social Security Administration (SSA) for application procedures. Payment is not automatic--survivors must file a claim to receive benefits. A visit to the SSA is not necessary. Most applications can be completed over the telephone by calling 1-800-772-1213.

General Eligibility Requirements

The deceased employee must have earned credit for work covered by Social Security, ranging from 1 1/2 to 10 years. Eligible family members include:

- **Widow or widower** at age 60 or older (50, if disabled) or **divorced widow or widower** at age 60 or older (50, if disabled) **and** the marriage lasted at least 10 years
- **Unmarried children** under 18 (or up to age 19 if attending elementary or secondary school full time) or adult children who became disabled before age 22, as long as they remain disabled
- **Widow or widower** caring for child (ren) of the deceased under age 16 (or disabled)
- **Dependent parent(s)** at age 62 or older

Lump Sum Death Payment

A special one-time payment of \$255 may be payable if the deceased employee had enough Social Security **credits**. This payment is made to the surviving spouse, or in certain circumstances, minor children. It is payable at any age as long as the deceased was fully insured under Social Security.

Applying for Benefits

Survivors should be advised to apply for benefits promptly because, in some cases, benefits may not be retroactive. SSA requires original documents or agency certified copies to process a claim. The SSA will provide complete instructions on the application process, but the survivor should be prepared to submit the following documents.

- Claimant and deceased employee's Social Security numbers
- Claimant's birth certificate
- Death certificate or funeral director's statement
- Widow or widower's marriage certificate

- Marriage and divorce papers if claimant is a divorced spouse
- Children's birth certificates and Social Security numbers
- Deceased employee's W-2 forms for most current year

Additional Information

Survivors can contact the local Social Security Office or use the customer service line at 1-800-772-1213. Hours of operation for the service line are 7:00 am to 7:00 pm EST, Monday through Friday.

VETERANS AFFAIRS BENEFITS

References: Department of Veterans Affairs (VA) Pamphlet 27-82-2

Burial Benefits

If the deceased employee was a veteran whose military service was terminated other than dishonorably, burial may be authorized in any national cemetery in which grave space is available. There is no charge for a grave in a national cemetery. The government may provide a headstone or marker with appropriate inscription. The next of kin or the funeral director can make application for burial at the time of death of the veteran by contacting the national cemetery where burial is desired.

Other Benefits

If the deceased employee was a veteran receiving compensation from the Department of Veterans Affairs (VA) at the time of death, the surviving spouse may be entitled to continuation of the benefit.

Applying for Benefits

The survivor must file in order to receive benefits. For more information, contact the regional VA office. Many states also offer benefits to veterans, which are independent of Federal benefits and differ from state to state. Contact the state VA office for more information.

SECTION 3

IMPORTANT TAX INFORMATION

References: *Internal Revenue Service Publication 721,
Tax Guide to U.S. Civil Service Retirement Benefits*

General Information

The amount of federal income tax automatically withheld from any benefit paid is not necessarily the amount of tax that will be owed. The final amount, determined when annual income tax forms are filed and verified by the IRS, may be more or less than the mandatory withholding rate. IRS Publication 721, the following topics: FERS Death Benefit, Lump-Sum CSRS or FERS Payment, Part IV, Rules for Survivors of Federal Employees, includes detailed tax guidance covering Thrift Savings Plan, and Federal Estate Tax. IRS Publication 721 is accessible on the Internet at www.irs.gov. For specific tax information, contact the IRS Tax Information and Assistance Office at 1-800-829-1040.

Unpaid Compensation

Salary or wages earned by the employee, but paid to survivors, such as unpaid compensation, are income taxable to the survivor or beneficiary. This includes payment for annual leave accrual. There is a mandatory 28 percent federal income tax withholding on unpaid compensation.

Thrift Savings Plan (TSP)

If the deceased employee was enrolled in TSP, the money paid to the beneficiary (ies) is fully taxable. Any payment made directly to the surviving spouse is subject to a mandatory 20 percent federal income tax withholding. There is no withholding on any portion of the payment transferred directly by the TSP to an Individual Retirement Account (IRA). This rollover option applies *only* to the surviving spouse. Payments to beneficiaries other than spouses are subject to 10 percent Federal income tax withholding, but the beneficiary may waive withholding.

Federal Employees' Group Life Insurance (FEGLI)

FEGLI death benefits are not taxable; however, interest earned on benefits is taxable.

Lump-Sum Payment

The amount of lump-sum payment representing the employee's actual CSRS or FERS contributions is not subject to federal income tax; however, interest paid on contributions is taxable in the year in which the refund is paid.

FERS Basic Employee Death Benefit

The Basic Death Benefit is fully taxable if a FERS survivor annuity is payable. If a FERS survivor annuity is not payable, an amount equal to the employee's FERS contributions is tax-free.

Death Gratuity

The death gratuity payment is fully subject to federal income tax withholding if the death occurred on or after August 20, 1996. If the death occurred earlier, \$ 5,000 exclusion will generally apply.

Public Safety Officers

A death benefit payable to the survivors of law enforcement officers or firefighters who die in the performance of duty is not taxable. The payment is administered through the Bureau of Justice Assistance and is not included in the deceased employee's gross estate for Federal estate tax purposes.

SECTION 4

EXPEDITED SURVIVOR PROCESSING (BAL 00-105, dated May 10, 2000)

The following process will be followed for all **normal** CSRS and FERS death occurrences with a surviving spouse. However, for suspicious circumstances, preliminary notification would not be used until the circumstances have been resolved (murder, missing person, etc.) The agency personnel office, upon notification of a death, will confirm the date of death with the employee's supervisor. The Payroll Office and other sections of the personnel office should be notified of the death. **You should immediately fax the "Quick Pay" memo to OPM.** The personnel office will then immediately process the following:

- SF-50, Notification of Personnel Action
- Attach the Designation of Beneficiary form SF 3102 (retirement, if FERS)
- Attach all SF 2809s, SF 2810s, (transcripts, as appropriate), complete memo transferring FEHB to OPM
- Complete CSRS SF 2800A, FERS SF 3104B (Be sure to complete all of the SF 3104B except the military service portion, which will be completed by the surviving spouse. A few of the forms will require the applicant's information.)
- Complete summary of service, checking to see if the decedent had military service; if so, indicate if deposit is paid. Mark "Preliminary" on the top of the agency certification, and complete checklist.
- A cover memorandum (sample copy attached) will accompany the package, and also given to the survivor.
- Send to Payroll to attach the Individual Retirement Record (SF 2806 or SF 3100).

- **Payroll will mail** directly to:

The Office of Personnel Management
137 Branchton Road
Attn: Death in Service
Boyers, PA 16017

- Complete the SF 2821, Certification of Life Insurance. The signatures will be two different signatures within personnel. The second signature will have the responsibility of reviewing the OPF, and the payroll system data to ensure the correctness of the form to include salary verification and correct retirement coverage.
- Attach FEGLI beneficiary form(s) (SF 2823s), if any
- Attach all SF 2817s, 176, etc
- A cover memorandum will be completed and sent with the documents to OFEGLI, and a copy provided to the survivor.
- Mail directly to the life insurance office:
Office of Federal Employees Group Life Insurance
P.O. Box 2627
Jersey City, NJ 07303-2627

The surviving spouse may mail the application package (application and documents listed below) **directly to** The Office of Personnel Management, Box 45, Attn: Death in Service, Boyers, PA, **without coming through the personnel office. If the applicant wants to come through the personnel office**, mail the application for benefits, SF 2800 or 3104 (1/97) and 3104B (12/95), with copies of marriage/birth certificates (if appropriate), certified death certificate, and the OPM Form 1519 on military service. **Mail directly to Boyers, PA.**

For Life Insurance, the FE 6, FEGLI Claim Form, and/or FE 6 DEP, with the certified death certificate and appropriate documents, **may be mailed by the claimant to OFEGLI.**

The following will be processed following the former procedures. There are no changes.

- The claim for Unpaid Compensation (SF 1152, 1153) with the death certificate and any beneficiary form will be forwarded payroll.
- TSP 17 with death certificate will be mailed to the TSP Office.

MEMORANDUM FOR THE OFFICE OF PERSONNEL MANAGEMENT

ATTN: Death Processing Section, Boyers, PA

SUBJECT: Department of Defense Death Claim

0. We are sending you the **preliminary information** on a death case for you to begin processing the survivor's benefit. A copy of this memo was provided to the survivor with instructions to mail the SF 2800 (CSRS) or SF 3104 (1/97) AND 3104B (12/95) (FERS) to you (OPM) directly with the certified death certificate and copies of any other documents, as appropriate.

- | | | | | |
|---|--|-----------------|-----|-------|
| . Employee's full name: | | | | |
| . Date of Death: | | | | |
| . Social Security Number: | | Date of Birth: | | |
| . Spouse's full name: | | | | |
| . Date of Marriage: | | | | |
| . Mailing Address of Spouse: | | | | |
| . Home Phone Number of Spouse: | | | | |
| . Survivor may need assistance and possibly a representative payee. | | | Yes | No |
| . Survivor is currently living outside the continental United States. | | | Yes | No |
| . Agency Name: | | | | |
| . Mailing Address: | | | | |
| . Name of Agency Contact: | | | | |
| . Commercial Phone Number of Contact: | | | | |
| Commercial Fax Number: | | E-Mail address: | | |
| . Deceased had an OWCP claim. Explain: CSA Number: | | | | |
| | | | | |
| . Quick Pay Fax Sent: | | Yes | No | Date: |

1. The survivor will mail the claim with the certified death certificate and other related documents to:

**The Office of Personnel Management
1137 Branchton Avenue
Attn: Death in Service
Boyers, PA 16017**

2. Attached are the following forms:

- . SF-50
- . Certification of Death (SF 2800A or SF 3104B)
- . Designation of Beneficiary Form (SF 3102), if FERS
- . All SF 2809's and SF 2810's with memo transferring to OPM
- . Complete summary of service

**MEMORANDUM FOR THE OFFICE OF FEDERAL EMPLOYEES GROUP
LIFE INSURANCE (OFEGLI)**

SUBJECT: Department of Defense Death Claim for Life Insurance

0. We are sending you the **preliminary information** on a death case for you to begin processing the survivor's benefit. A copy of this memo was provided to the survivor with instructions to mail the FE-6, Claim for Death Benefits, (FE-6DEP, Statement of Claim, if appropriate) to you (OFEGLI) directly with the certified death certificate and copies of any other documents, as appropriate.

- | | | |
|---|--|-------------------------|
| . Employee's full name: | | |
| . Date of Death: | | |
| . Social Security Number: | | Date of Birth: |
| . Survivor's full name: | | |
| . Relationship: | | Social Security Number: |
| . Mailing Address of Survivor | | |
| . Survivor(s) currently living outside the continental United States. | | Yes No |
| . Home Phone Number of Survivor: | | |
| . Agency Name: | | |
| . Mailing Address: | | |
| . Name of Agency Contact: | | |
| . Commercial Phone Number of Contact: | | Fax No. |

1. The survivor will mail the claim with the certified death certificate and other related documents to:

**Office of Federal Employees Group Life Insurance
P.O. Box 2627
Jersey City, NJ 07303-2627**

2. Attached are the following forms:

SF 2821

SF2817s (SF 76 and SF 76T) from OPF, Election of Life Insurance

SF 2823, Designation of Beneficiary

Other documents:

Name
Title

CSRS Death-In-Service Quick Pay

0. Employee's Full Name:
1. Other Names Used:
2. Date of Death:
3. Social Security Number:
4. Retirement SCD:
5. Leave SCD:
6. Health Benefits Code at Death:
7. Date of Birth:
8. Final Salary: \$
9. Is there part-time service after 4/7/1986? Yes No
10. Dates of Active Military Service: Years Months Days
11. Military Deposit Paid: Yes No
12. Date First Covered by CSRS:
13. Receiving Active Duty Military Retired Pay: Yes No
14. Is this a CSRS-Offset case? Yes No
15. Retirement Code:
16. Spouse's Name:
17. Date of Birth:
18. Date of Marriage:
19. Spouse's Social Security No:
20. Spouse's Telephone Number: Home: () - Work: () -
21. Mailing Address of Spouse:
22. Children of The Deceased: Minor Yes No How Many?
Student Yes No How Many?
Disabled Yes No How Many?
23. Was Death Due to Work-Related Illness or Injury? Yes No
24. Agency Name:
25. Agency Mailing Address:
26. Name of Agency Contact:
27. Commercial Phone No. of Contact: () - 28. FAX No: () -
29. E-mail Address:
30. Name of Payroll Contact:
31. Commercial Phone Number of Contact:
32. Commercial Fax Number of Contact:
33. Signature of Certifying Official:
34. Printed Name of Certifying Official:

SUBMIT COMPLETED FORM TO OPM AS SOON AS POSSIBLE- FAX TO (724) 794-1112
OR EMAIL to: <http://www.opm.gov/retire> UNDER THE "CONTACTING US" MENU

FERS Basic Death-In-Service

- 0.** Employee's Full Name:
- 1.** Other Names Used:
- 3.** Date of Death: **4.** Social Security Number:
- 0.** Date of Birth: **6.** Total Creditable Service: Years Months
- 7.** Final Salary: \$ **8.** Average High-3 Salary: \$
- 9.** Is this a part-time case? Yes No **10.** If yes, give tour of duty at death
- 11.** Retirement Code: **12.** Was death due to work-related illness or injury? Yes No
- 13.** Spouse's Name:
- 14.** Date of Birth: **15.** Date of Marriage:
- 16.** Spouse's Social Security No:
- 17.** Spouse's Telephone Number: Work:
- 18.** Mailing Address of Spouse:
- 19.** Agency Name:
- 20.** Agency Mailing Address:
- 21.** Name of Agency Contact:
- 22.** Commercial Telephone Number of Contact: **23.** Fax No:
- 24.** Email Address:
- 25.** Name of Payroll Office Contact:
- 26.** Commercial Telephone Number of Contact: **27.** Fax:
- 28.** Signature of Certifying Agency Official:
- 29.** Printed Name of Certifying Official:

SUBMIT COMPLETED FORM TO OPM AS SOON AS POSSIBLE – (724) 794-1112
or EMAIL to: <http://www.opm.gov/retire> UNDER THE “CONTACTING US” MEMU

JOB AIDS

SAMPLE LETTER OF CONDOLENCE

This is a sample letter, which may be used to notify a deceased employee's family of the claims procedures. Fill in the blanks with the appropriate information and use only the paragraphs, which are applicable.

LETTERHEAD

The (Civilian Personnel Office or Human Resources Office) of the (name of activity) wishes to extend its deepest sympathy to you upon the loss of your (specify relationship, e.g. mother, father, etc.), (deceased employee's name).

While it is difficult to think of routine matters and business arrangements at this time, certain things should be handled at your earliest convenience. The (division or branch) of the (Civilian Personnel Office or Human Resources Office) is prepared to assist you in filing the various benefit claims for which you may be entitled.

In order to process your claims, it will be necessary for you to obtain (insert number - dependent on applicable paragraphs used below) certified copies of the death certificate and any policies or designations of beneficiary, which may be helpful in the settling of claims. The following forms, which are enclosed, should be completed and returned to this office along with the copies of the death certificate.

Insert appropriate paragraphs:

Standard Form (2800 or 3104), Application for Death Benefits. This form is to be used in making application for benefits payable under the (Civil Service or Federal Employees) Retirement System. The form should be completed and submitted to this office with a certified copy of the death certificate as soon as possible. Please ensure that you sign this form before submitting it to this office. Do not date the form. It will be reviewed for accuracy to prevent undue delays in processing your claim. All documents will be transmitted through the payroll office to the Office of Personnel Management.

If you have been covered as a dependent under the Federal Employees' Health Benefits program and are entitled to continued health benefits coverage as a (spouse or dependent child), such coverage will be automatically transferred to your name by the Office or Personnel Management. Payments will be automatically deducted from your monthly survivor benefit check. If you are not entitled to coverage, the Civilian Personnel Office or Human Resources Office) will advise you of your right to convert coverage to a private plan.

Standard Form 1153, Claim for Unpaid Compensation of Deceased Civilian Employee. This form should be completed and submitted to this office with a certified copy of the death certificate. Unpaid compensation refers to such items as salary due, payment for unused annual leave; amount due as a refund of salary deductions for U.S. Savings bonds, and unpaid travel vouchers.

Federal Retirement Thrift Savings Plan (TSP) Form TSP 17, Application for Account Balance of Deceased Participant. This form should be completed and returned to this office with a certified copy of the death certificate.

Office of Federal Employees' Group Life Insurance Form FE 6, Claim for Death Benefits. This form should be completed and submitted to this office with a certified copy of the death certificate. If the claim is being made for death benefits by accidental means, submit the coroner's and police reports, news clippings, and any other available reports concerning the accident.

Insert if deceased employee had military service, which was not verified:

In addition to the above forms, it will be necessary for you to provide a copy of your (appropriate relationship)'s verification of military service. This form is called a DD 214 and it reflects the beginning and ending dates of military service.

Insert ONLY if deceased employee was covered under FERS:

As a member of the Federal Employees' Retirement System, your (appropriate relationship) was covered under Social Security. You should contact the Social Security Administration at 1-800-772-1213 to determine if you are entitled to any benefits and what action you must take to apply.

Please return the original forms to this office where they will be reviewed, processed, and forwarded for appropriate action. Payment will be made directly to you. Payment of benefits to beneficiaries usually occur as follows:

Insert appropriate paragraphs:

Unpaid Compensation: Usually paid within (locally determined) days after forms are submitted to the payroll office.

Survivor Benefits: Time for payment depends upon proof of survivorship. The Office of Personnel Management will require copies of your marriage certificate and birth certificates of minor children as proof of survivorship. Copies of divorce decrees may be required, if applicable. Payments usually begin about 8 weeks after proof of survivorship is established with OPM.

Life Insurance: Usually paid within 4 - 6 weeks after forms are submitted to the Office of Federal Employees' Group Life Insurance.

Ms./Mr. (Point of Contact) of (Branch or Division) will be contacting you to schedule an appointment to provide additional information or assistance in completing these forms. (He/She) can be reached at (phone number).

If the survivor resides in the commuting area, insert:

If you would experience difficulty visiting our office, we would be glad to arrange for a representative to visit you in your home.

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If you would experience difficulty visiting our office, we would be glad to arrange for a representative to visit you in your home.

Sincerely,

ORDER OF PRECEDENCE

Refer to the appropriate form(s) to determine if a beneficiary was designated to receive a payment as part of the death claim.

FEGLI: SF 2823, SF 54

TSP: TSP 3

Unpaid Compensation: SF 1152

CSRS Lump Sum: SF 2808

FERS Lump Sum: SF 3102

If there is no designated beneficiary living, benefits payable after the death of an employee will be payable to the first person(s) listed below who are alive on the date title to the payment arises:

1. To the widow or widower.
2. If none, to the child or children in equal shares, with the share of any deceased child distributed to the descendants of that child.
3. In none, to any surviving parents.
4. If none to the executor or administrator of the estate.
5. If none, to the next of kin who is entitled under the laws of the state in which the deceased employee was domiciled on the date of death.